

In re:  
Lucille James  
Lucille James  
Debtors

Case No. 22-12937-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 18, 2022

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:

Recip ID	Recipient Name and Address
db	+++ Lucille James, 5437 Gainor Road, Philadelphia, PA 19131-1329
db	+++ Lucille James, MAILING ADDRESS, 956 E. Rail Road Ave., Bryn Mawr, PA 19010-3831
14732589	+ PGW, 800 W. MONTGOMERY AVE, 3RD FL. BANKRUPTCY DEPT, Philadelphia, PA 19122-2806

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: msoboles@yahoo.com	Nov 19 2022 00:15:00	MAGGIE S SOBOLESKI, Center City Law Offices LLC, 2705 Bainbridge Street, Philadelphia, PA 19146
tr	+ Email/Text: bncnotice@ph13trustee.com	Nov 19 2022 00:15:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Nov 19 2022 00:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 19 2022 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2022 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Nov 19 2022 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14732587	+ Email/Text: amps@manleydeas.com	Nov 19 2022 00:15:00	MEREDITH WOOTERS C/O MANLEY DEAS, 1555 LAKE SHORE DRIVE, Columbus, OH 43204-3825
14732588	+ Email/Text: bankruptcygroup@peco-energy.com	Nov 19 2022 00:15:00	PECO, P.O. BOX 37629, Philadelphia, PA 19101-0629
14732590	Email/Text: Bankruptcy.Notices@pnc.com	Nov 19 2022 00:15:00	PNC BANK, 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14732591	*+	MEREDITH WOOTERS C/O MANLEY DEAS, 1555 LAKE SHORE DRIVE, Columbus, OH 43204-3825
14732592	*+	PECO, P.O. BOX 37629, Philadelphia, PA 19101-0629
14732593	*+	PGW, 800 W. MONTGOMERY AVE, 3RD FL. BANKRUPTCY DEPT, Philadelphia, PA 19122-2806
14732594	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK, 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MAGGIE S SOBOLESKI	on behalf of Debtor Lucille James msoboles@yahoo.com 3532@notices.nextchapterbk.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PNC Bank National Association mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>		
Debtor 1:	Lucille James	Social Security number or ITIN: xxx-xx-0101
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Lucille James	Social Security number or ITIN: xxx-xx-0101
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 10/31/22
Case number:	22-12937-amc	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Lucille James	Lucille James
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5437 Gainor Road Philadelphia, PA 19131	MAILING ADDRESS 956 E. Rail Road Ave. Bryn Mawr, PA 19010
<b>4. Debtor's attorney</b> Name and address	MAGGIE S SOBOLESKI Center City Law Offices LLC 2705 Bainbridge Street Philadelphia, PA 19146	Contact phone 215-620-2132 Email: msoboles@yahoo.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 11/18/22

**For more information, see page 2**

**The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details**

**Filing deadline: 3/12/23**

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 1/9/23**

**Filing deadline: 5/1/23**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$774.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**2/21/23 at 10:00 AM** , Location: **Courtroom #4, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.